

# Cavignac & Associates

INSURANCE BROKERS

License No. OA99520

450 B Street, Suite 1800 San Diego, CA 92101-8005

Phone 619-234-6848 <> Fax 619-234-8601 <> Web Site [www.cavignac.com](http://www.cavignac.com)

## Ordering Certificates of Insurance

In the course of running your business you may be asked to provide a certificate of insurance to a client or another third party (lender, owner of leased equipment, etc.). This guide will answer some common questions and alleviate some of the confusion you may have concerning certificates of insurance.

### **A Certificate Is ...**

A certificate of insurance is a document used to inform a third party (the certificate holder) that you (the Insured) have certain insurance coverages in force at the time the certificate is issued. Certificates are for information only.

### **A Certificate Is Not ...**

A certificate of insurance in no way confers any rights under the policy to the certificate holder. In addition, it cannot be used to add to or amend the coverages already in place. Certificate holders may be entitled to additional rights depending on what endorsement forms are attached to the certificate (endorsement forms are discussed in further detail below), but a certificate in and of itself is strictly for informational purposes only.

### **Sample Certificates (aka 'Specimen' or 'Generic' Certificates)**

A sample certificate is simply a summary of your insurance coverages with no special or customized wording included. While a sample certificate may be sufficient in some instances (providing bids, etc.), certificate holders will typically require 'project-specific' certificates once you sign a contract. In order to comply with your contract requirements we will need to issue a certificate specifically for that certificate holder.

### **Certificate Fees**

Issuing certificates of insurance is part of the service that Cavignac & Associates provides for you – there are no additional fees associated with this service. Additional fees may, however, be assessed on some of the endorsement forms required by the certificate holder (a waiver of subrogation, for example). Should this instance occur, we will always obtain your approval prior to issuing those forms.

### **Turn-Around Time**

We make every effort to issue your certificate within one business day of receiving your request. In some instances, additional time may be required, depending on what type of endorsement forms the certificate holder requires. Should this occur we will keep you apprised of the status of your request. If you need a certificate issued immediately please let us know. We will do everything we can to meet your time frame.

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### Endorsement Forms

Two of the most frequently requested endorsements are:

- **Additional Insured** – A person or entity (other than the named insured [you]) who is covered by the policy as an insured. Examples include:
  - The general contractor and the owner of a project you are working on as a subcontractor
  - The owner of leased equipment
  - The person/entity for which you are providing a service
  - Your landlord
- **Waiver of Subrogation** – Requires that you waive the right of your insurance company to recover any losses they may pay out on your behalf from the party actually responsible for the loss.

### Requesting a Certificate of Insurance

There are several ways to request a certificate of insurance:

- Complete the Certificate Request Form (copy attached) and fax or e-mail the form to our office
- Fax or e-mail the contract and/or insurance requirements to our office
- Complete the online Certificate Request Form ([www.cavignac.com](http://www.cavignac.com))

**It is always best to include the contract and/or insurance requirements**

**Note:** *We often receive certificate requests directly from the certificate holder. Should this occur, we will obtain your approval prior to issuing the certificate so that you will always know who is obtaining your insurance information.*

### Delivery of a Certificate

We will always send the completed certificate to you as well as to the certificate holder. These are typically delivered electronically (via fax or e-mail).

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## Certificate of Insurance Request

### NEED BY DATE

NEW Certificate     RENEWAL Certificate     REVISE EXISTING Certificate

### I. Insured Name

Date

Requested By (Name & E-mail)

### II. Issue Certificate To

Certificate Holder

Individual/Attn

Address

E-Mail Address

Fax Number

### III. Job Reference

### IV. Please attach insurance requirements from contract/agreement

### V. Include the Following Coverages

General Liability     Automobile Liability     Professional Liability     Property  
 Excess/Umbrella     Workers Compensation     Other: \_\_\_\_\_

### VI. Add Additional Insured Endorsement to (must be required by contract/agreement)

General Liability     Auto Liability  
➤ Other entities to be included as Additional Insureds (if required):  
\_\_\_\_\_  
\_\_\_\_\_

### VII. Add Waiver of Subrogation Endorsement to (must be required by contract/agreement)

General Liability     Workers Compensation     Auto Liability

### VIII. Cancellation Clause

Delete wording 'endeavor to' and 'but failure to mail...' from cancellation clause

### IX. Delivery of Certificates

- Certificates will be issued one working day after receipt by our office unless special forms are needed.
- Certificate requested above should be sent to (select one):

Certificate Holder and your firm  
 Your firm only  
 Other: \_\_\_\_\_

### X. Return This Completed Form To

certificates@cavignac.com or fax 619-234-8601